

# KING & SPALDING

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September 7, 2017

To: Exhibit A; Distribution List

Re: Data Security Incident Affecting Equifax Inc.

Dear Sir or Madam,

I write on behalf of Equifax Inc. (“Equifax”) regarding a cybersecurity incident potentially impacting information relating to approximately 143 million U.S. consumers. The approximate number of potentially impacted residents in your state is identified in Exhibit B. Equifax takes seriously its responsibility to protect the security of personal information, and our priority is to assist consumers who may have been impacted. The circumstances of the incident and the steps Equifax is taking to protect consumers are set forth below.

On July 29, 2017, Equifax discovered that criminals exploited a U.S. website application vulnerability to gain access to certain files. Upon discovery, Equifax acted immediately to stop the intrusion. The company promptly engaged a leading, independent cybersecurity firm that has been conducting a comprehensive forensic review to determine the scope of the intrusion, including the specific data impacted. Equifax also reported the criminal access to law enforcement and continues to work with authorities. While the company’s investigation is substantially complete, it remains ongoing and is expected to be completed in the coming weeks.

The information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver’s license numbers. In addition, credit card numbers for approximately 209,000 U.S. consumers, and certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers, were accessed. The company has found no evidence of unauthorized access on Equifax’s core consumer or commercial credit reporting databases.

Equifax has established a dedicated website, [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com), to notify consumers of the incident, help them understand if they were potentially impacted, and provide steps they can take to protect against the potential misuse of their information. In addition to the website, Equifax will send direct mail notices to consumers whose credit card numbers or dispute documents with personal identifying information were impacted.

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Equifax is also offering to all U.S. consumers complimentary credit file monitoring and identity theft protection for one year, even if a consumer is not impacted by this incident. The offering, called TrustedID Premier, includes 3-Bureau credit monitoring of Equifax, Experian and TransUnion credit reports; copies of Equifax credit reports; the ability to lock and unlock Equifax credit reports; identity theft insurance; and Internet scanning for Social Security numbers. Information on how to enroll for this offering is included on the dedicated website. Additionally, Equifax has established a dedicated call center, 866-447-7559, available from 7:00 a.m. to 1:00 a.m. Eastern time, seven days a week, to answer questions about the incident, assist consumers in signing up for the complimentary service, and provide information about how to further protect personal information.

Please do not hesitate to contact me if you have any questions regarding this notification.

Sincerely,

A handwritten signature in black ink, appearing to read "Phyllis B. Sumner", with a long horizontal flourish extending to the right.

Phyllis B. Sumner

Enclosures

**Exhibit B – Approximate Number of Potentially Impacted Residents**

Iowa – Approximately 1,099,125